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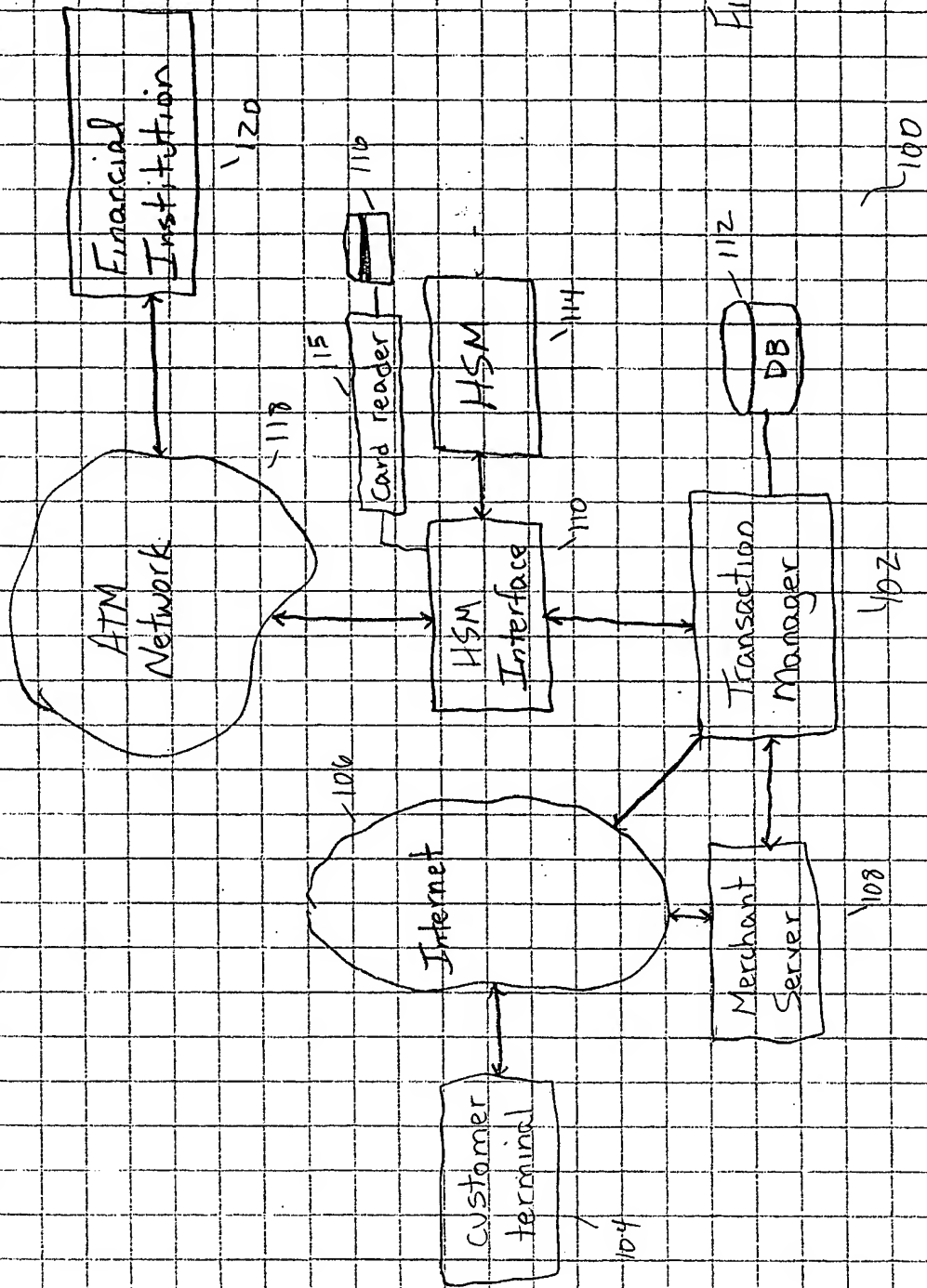


Figure 1

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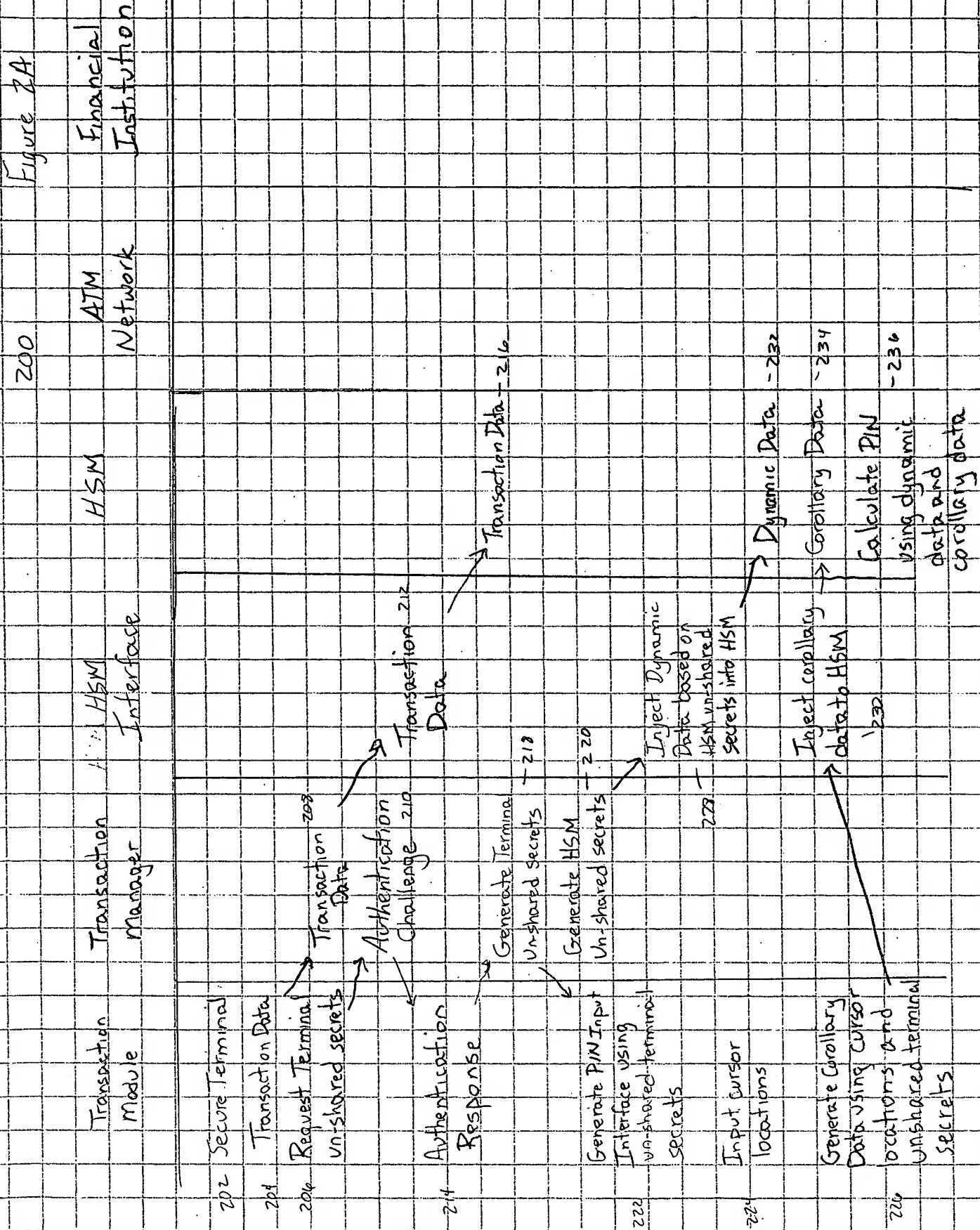
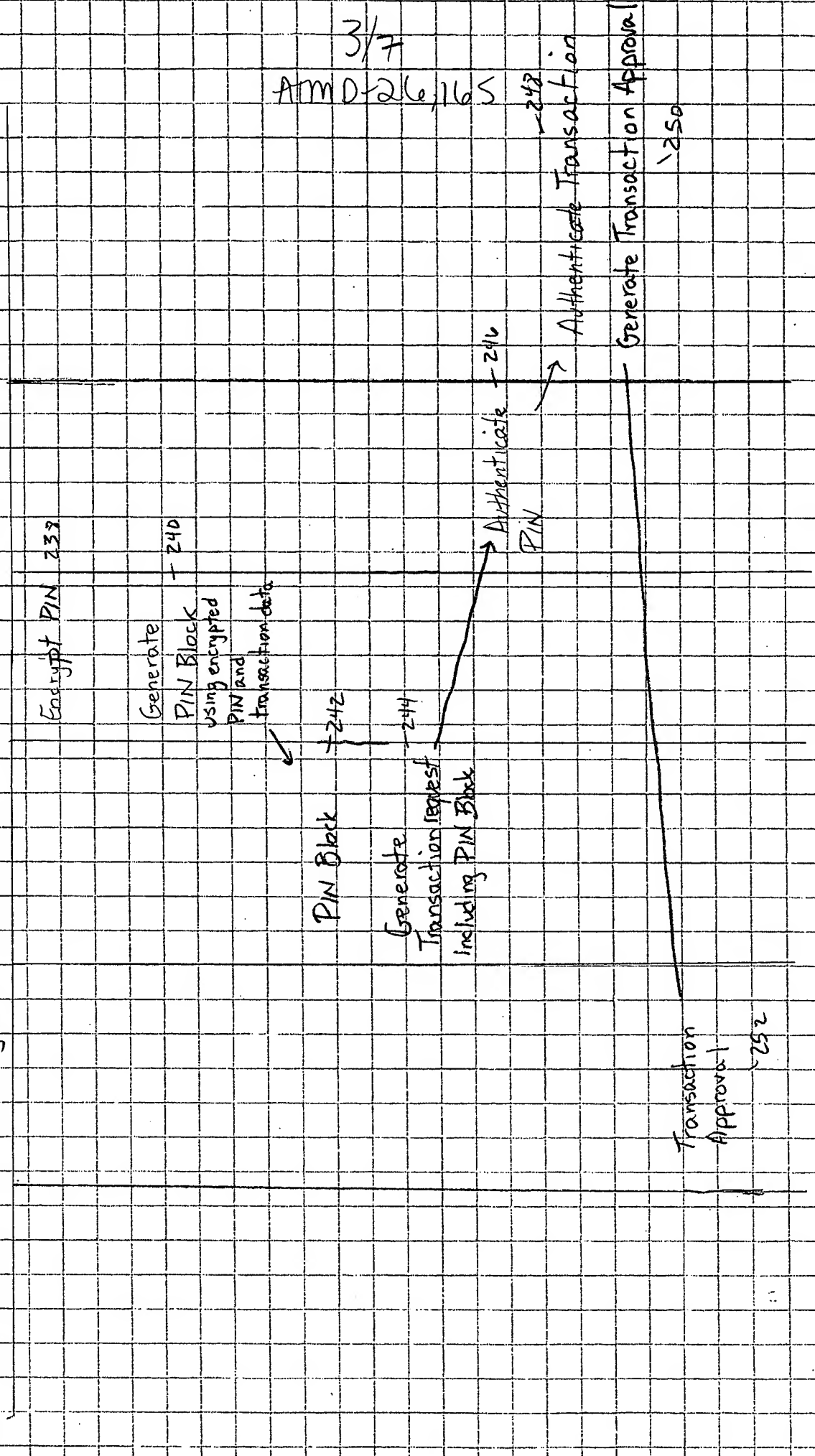


Figure 2b

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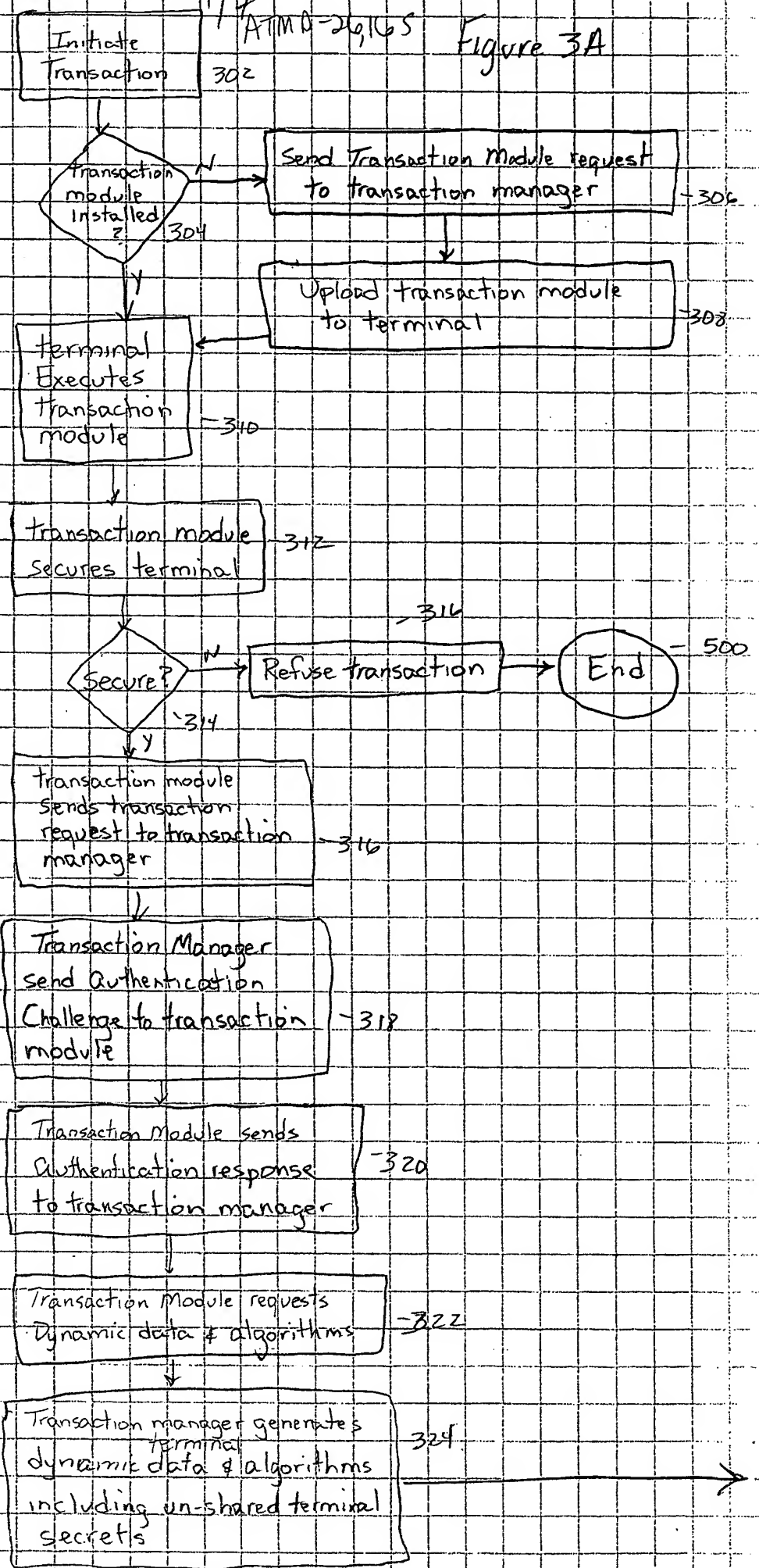
Transaction Module Transaction Manager HSM Interface HSM ATM Network Financial Institution



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Figure 3A



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Figure 3b

Transaction Manager generates HSM
Dynamic Data and Algorithms including
un-shared HSM secrets

-326

Transaction Module generates ^{dynamic} PIN Input
Interface using terminal dynamic
Data and algorithms including
terminal un-shared secrets

-328

Terminal displays dynamic PIN Input
Interface

-330

User clicks mouse button in correspondence
with the location of displayed digits to
input User PIN

-332

Transaction module records location data

-334

Transaction module generates corollary data
using dynamic data and algorithms and
location data

-336

Transaction module generates transaction
message including transaction data
and corollary data

-338

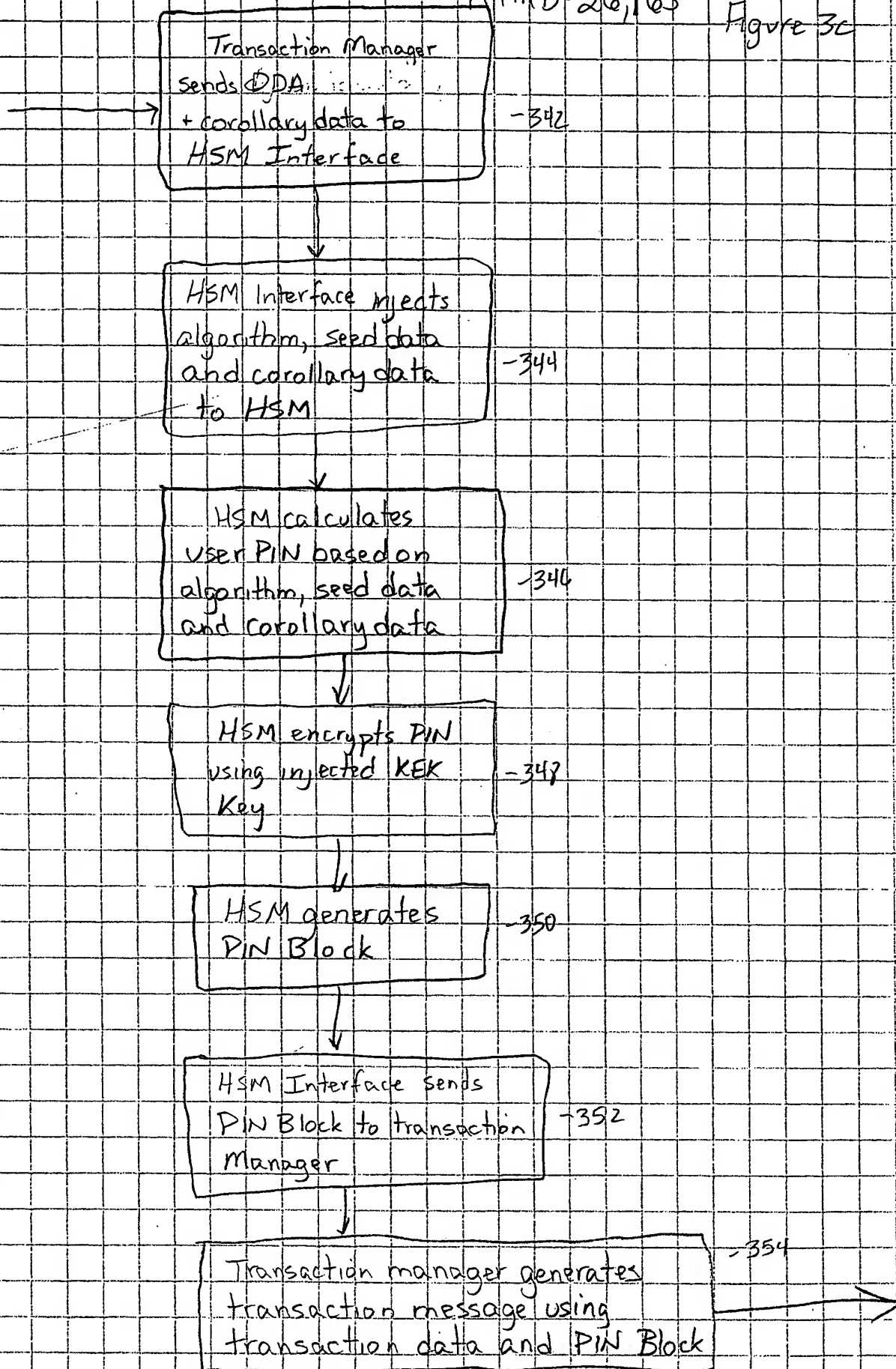
Transaction module sends transaction
message to transaction manager

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Figure 3c



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ATM 0 + 26,16\$

Figure 3d

